

**COMBINED DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION**

I, Anthony J. Saliba, hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD AND APPARATUS FOR STOCK AND INDEX OPTION
PRICE IMPROVEMENT, PARTICIPATION, AND INTERNALIZATION**

- the specification of which is attached hereto OR
 was filed on [date] as Application Serial No. [Serial No.] or PCT International Application Number [Int'l. App. No.] and was amended on [date] (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 CFR §1.56.

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below. Insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

Serial No. Filing Date Patented, Pending, or Abandoned?
09/621,769 July 21, 2000 Pending

As a named inventor, I hereby appoint Practitioners at Customer Number 23446 (McAndrews, Held & Malloy) jointly, and each of them severally, my/our attorney(s) or agents(s), with full power of substitution, delegation and revocation, to prosecute this application, to make alterations and amendments therein, to receive the patent and to transact all business in the Patent and Trademark Office connected therewith.

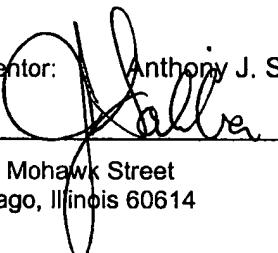
I hereby direct that all correspondence and telephone calls in connection with this application be addressed to

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Phone: (312)775-8000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, statements were made with the knowledge that willfully false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that all such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole inventor: Anthony J. Saliba

Inventor's signature:  Date: Feb 24, 2004

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